



July 25, 2007

Barry Grissom  
Attorney At Law  
7270 w. 98<sup>th</sup> Terrace  
Overland Park, KS 662112

Dear Mr. Grissom:

At the request of Bryson Cloon and yourself, we completed a research study to develop an understanding of the expectations of Kansas consumers regarding the issue of identity theft. This research was specifically designed to (but not limited to) identify understanding and expectations of representations made in a TrueCredit marketing piece offering identity theft protection. FieldHouse Marketing Research (FHMR) developed and executed a research plan to evaluate perceptions and understanding of this offering among Kansas consumers.

The objective of this project was to understand how Kansas consumers define identity theft and, specifically, what they believe the TrueCredit product would provide in the way of identity theft protection relative to the extent of the protection, notification regarding potential problems and access to assistance in recovering losses due to identity theft.

Personal interviews were conducted with 150 randomly selected Kansas consumers intercepted at The Legends, a regional shopping center located in Kansas City, Kansas. All interviews were completed between June 28 and July 6, 2007. Respondents were residents of 21 Kansas counties with the majority from Wyandotte, Johnson and Leavenworth counties. Participants were male and female adults between the ages of 18-75. All were regular users of the internet (access at home at least once a week) who also browse/shop on line at least twice a month. Qualified individuals were invited to participate and received an honorarium (\$5 Legends Gift Card) for their cooperation.

Respondents were seated at a computer and asked to read one page of information about the TrueCredit product. When participants signaled their readiness, the personal interview was administered by a trained interviewer. Throughout the interview respondents were able to refer to the information on their computer screen.

FHMR tabulated the responses and developed summary tables for each specific question. The results were analyzed and a Final Report, summarizing our findings was delivered on July 19, 2007.

It is my opinion that the results of this survey demonstrate extremely high levels of agreement among Kansas consumers regarding their understanding of the term 'identity theft' as well as their understanding and expectations relative to the TrueCredit product.

Virtually all (99%) survey respondents agreed that someone using your social security number with a different name and address to obtain credit or employment constitutes identity theft.

Almost all the respondents expect TrueCredit to provide...

- Weekly fraud watch e-mails (95%)
- Notice if another person uses their personal information without permission (95%)
- Immediate notification of credit report changes (94%)
- Access to trained specialists to aid in recovering financial and credit losses due to identity theft (93%)
- A credit report that contains all information necessary to protect against fraudulent activity (90%)
- Complete identity theft protection (83%)

Similarly, most expect TrueCredit to notify them if someone...

- Takes action that impacts their credit (98%)
- Uses their identity in ways requiring them to seek legal help (93%)
- Uses their social security number (86%)
- Uses their identity to obtain a driver's license (78%)

The final report with summary charts, a complete set of tabular results and copies of the study questionnaires are appended to this document.

FHMR's total compensation for planning and executing this research study was \$11,000.

As the Study Director, I am available to answer questions regarding all aspects of this research. With more than 40 years of marketing research experience, I am a qualified expert witness. In the course of my career I have provided marketing research counsel and services to a wide variety of clients including many of the largest American manufacturers and providers of consumer goods and services. I am an acknowledged expert in problem definition, research design and data analysis.

Prior to founding FHMR, I was Marketing Research Manager at Chesebrough-Ponds and at General Foods Corp.

FHMR is a full-service marketing research company providing a wide spectrum of services to a diverse national client base. Established in 1973 and headquartered in Kansas City, we have completed more than 16,000 projects for clients representing a wide variety of industries.

While FHMR research projects have encompassed a broad spectrum of subjects and issues, the evaluation of new product opportunities and products is a particular area of corporate focus and expertise. We have developed unique techniques for aiding clients in this endeavor with emphasis on understanding how consumers react to new product concepts and communications. Our specific expertise was an excellent fit with the objective of this research.

I have not testified as an expert witness in any cases during the past four years.

My fee, as an expert witness for depositions or testimony, is \$300 per hour plus travel expenses.

; truly,



Ronald L. Dimbert

Attachment:

Appendix A Final report

Appendix B Tabular results

Appendix C Study Questionnaires

## APPENDIX A

# TRUECREDIT COMMUNICATIONS RESEARCH

## Final Report

**FHMR**

FieldHouse  
Marketing  
Research

*FHMR #16853*  
*July, 2007*

## BACKGROUND & OBJECTIVES

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- FieldHouse Marketing Research was retained to conduct research to understand consumer reactions to the TrueCredit offering available from TransUnion.
- The primary objective of this research was to understand what Kansas consumers believe was offered by the sales material, relative to the...
  - Extent of anticipated coverage
  - Expectations regarding types of notifications
  - Company providing the services
  - Consumer's definition of 'identify theft'

## METHODOLOGY

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- Personal interviews were conducted with 150 randomly selected consumers intercepted at The Legends, a regional shopping center in Kansas City, KS.
- Respondents were residents of 21 Kansas counties. The majority were from Wyandotte, Johnson or Leavenworth counties.
- Qualified individuals were invited to participate in this research and were paid an honorarium for their cooperation.
- Participants were male and female residents of the state of Kansas (18-75 years old) who access the Internet at home on a regular basis (at least once a week) and who browse or shop online (at least twice a month).
- Participants were seated at computers and asked to read one page of information regarding the TrueCredit product. Throughout the interview, respondents were able to refer to the information as they might do at home. When participants signaled their readiness, a personal interview was administered by a trained interviewer.

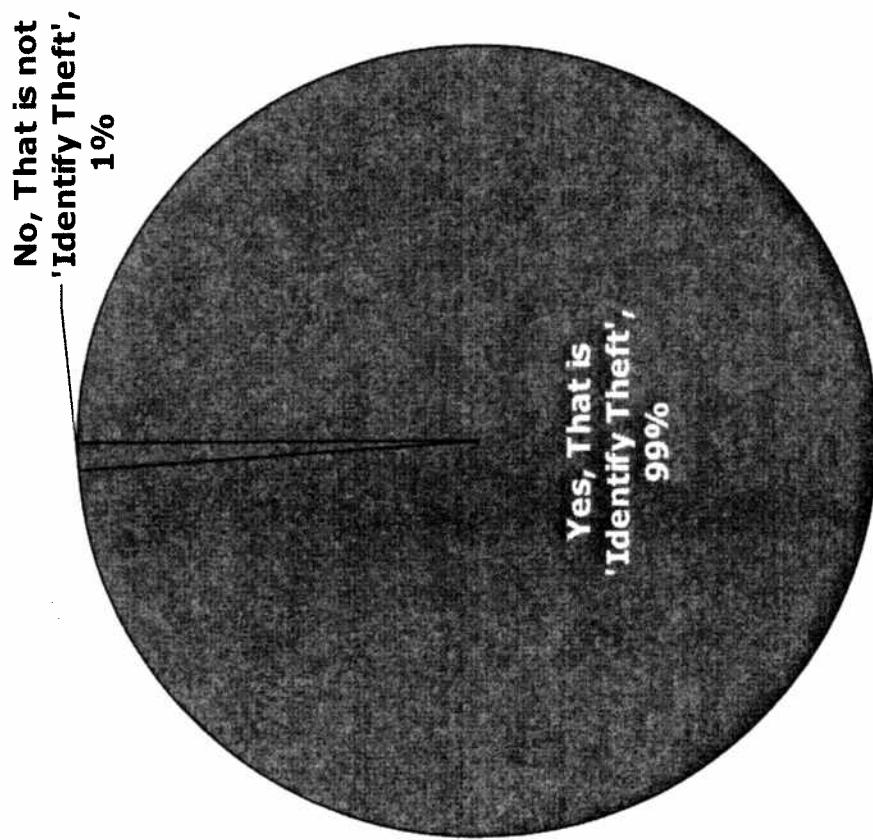
## TRUECREDIT INFORMATION

## SUMMARY OF RESULTS

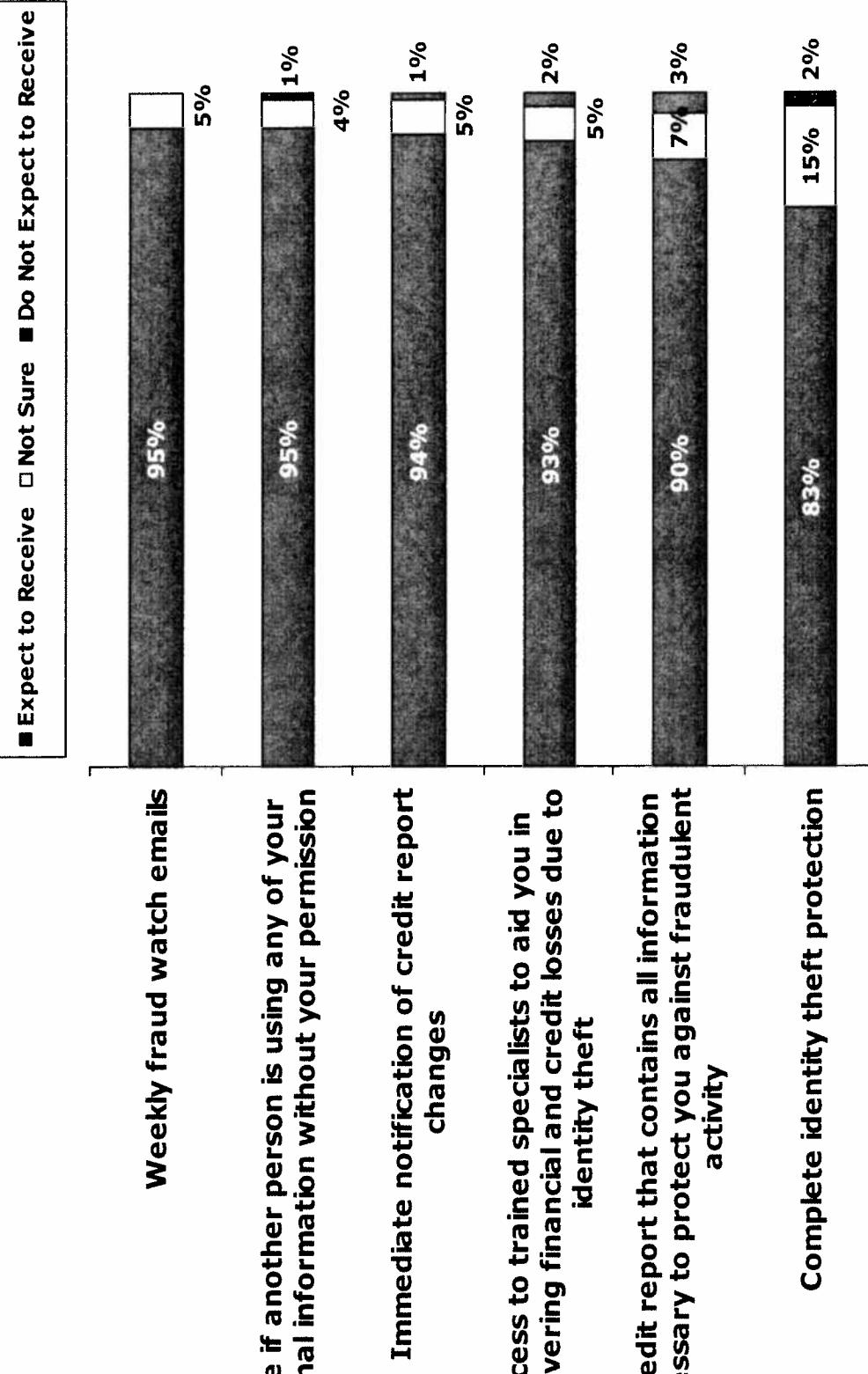
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- Virtually all (99%) agree that **someone using your social security number with a different name and address to obtain credit or employment is identity theft.**
- Participants expect TrueCredit to provide...
  - Weekly fraud watch emails (95%)
  - Notice if another person is using your personal information without permission (95%)
  - Immediate notification of credit report changes (94%)
  - Access to trained specialists to aid in recovering financial and credit losses due to identity theft (93%)
  - A credit report that contains all information necessary to protect against fraudulent activity (90%)
  - Complete identity theft protection (83%)
- Participants expect TrueCredit to notify them if someone...
  - Takes action that impacts their credit (98%)
  - Uses their identity in ways that will require them to seek legal help (93%)
  - Uses their social security number (86%)
  - Uses their identity to obtain a driver's license (78%)
- The majority (55%) believe that TrueCredit services will be provided by TransUnion.

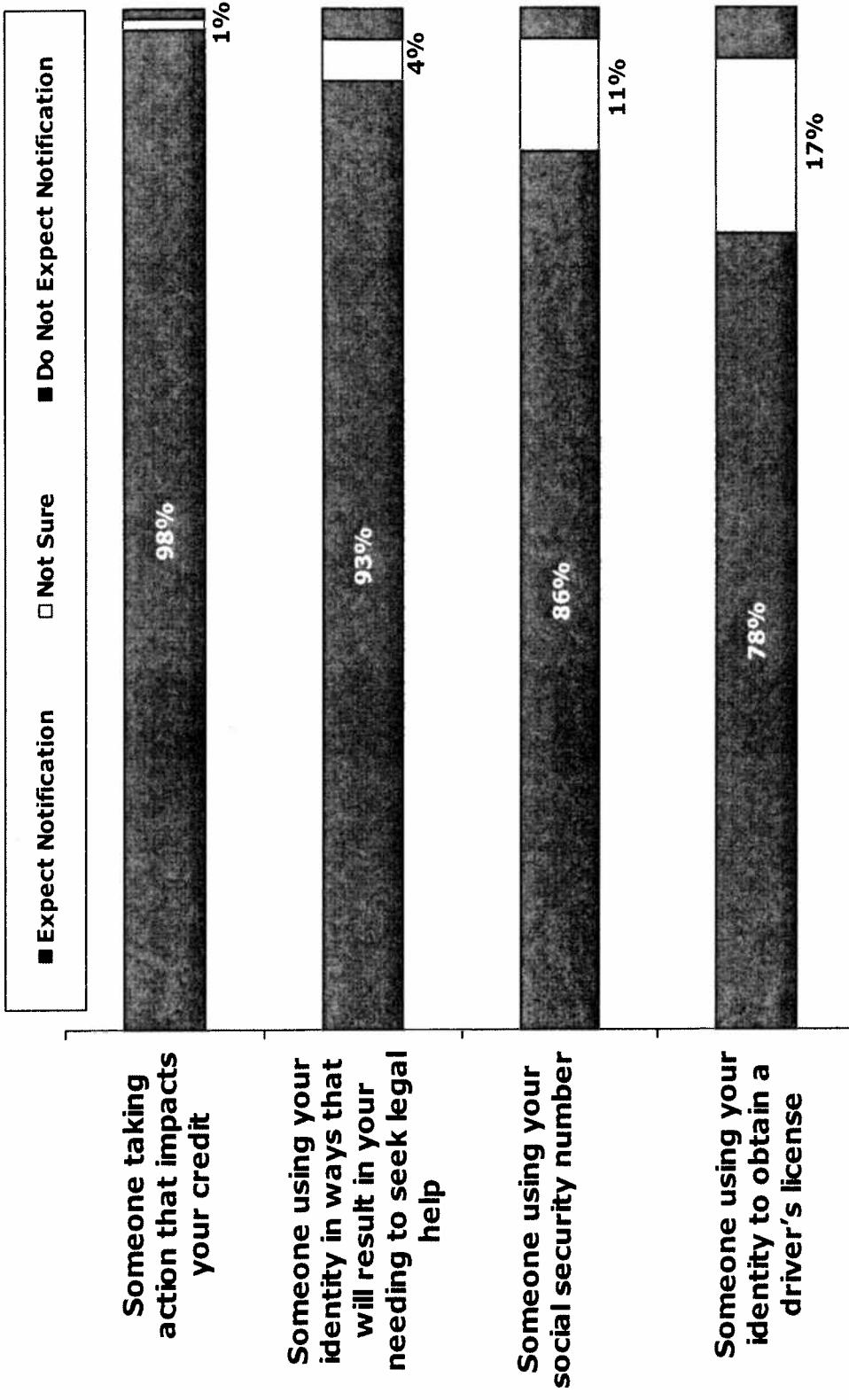
*If someone uses your social security number with a different name and address to obtain credit or employment, is that identify theft?*



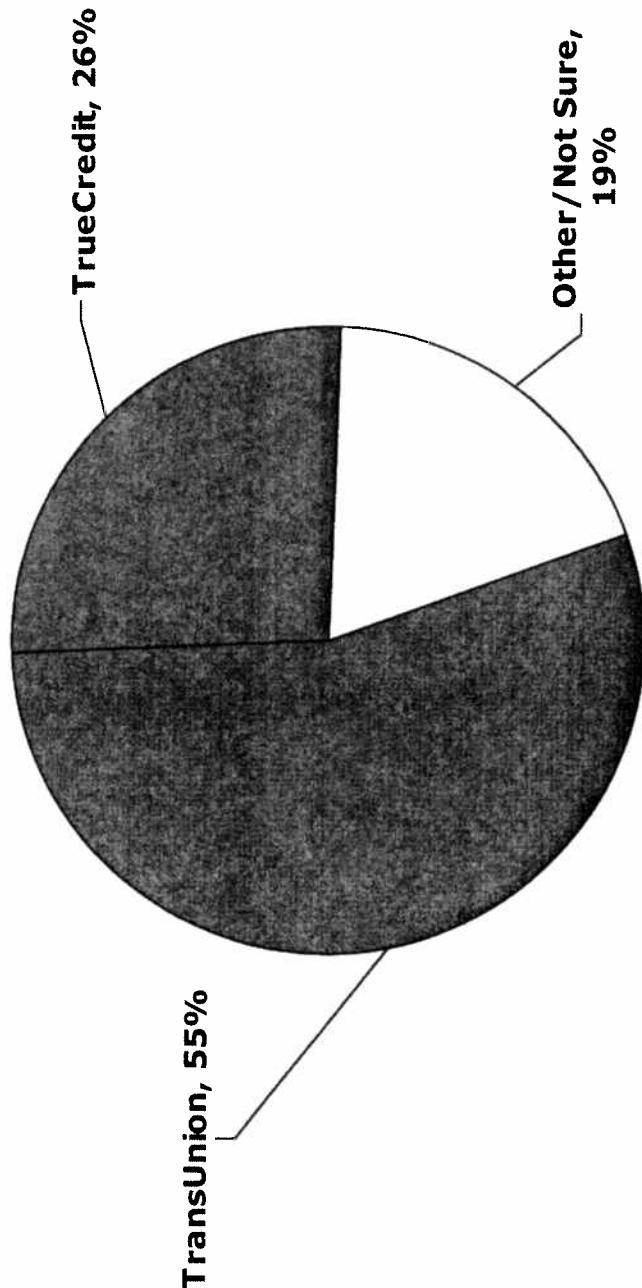
Based on the material you have read, which of the following do you expect to receive if you subscribe to TrueCredit?



Based on the material you have read, do you expect TrueCredit to notify you of the following?



Based on the material you have read, which company provides the TrueCredit services?



# QUESTIONS?

FieldHouse  
Marketing  
Research

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